AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for providing juvenile insurance having a waiver of premium feature comprising:

electronically obtaining information useful for issuing a juvenile insurance policy for a potential payor and an insured via a computer; ~~and~~

electronically determining, via the computer, one of a premium and a death benefit for the potential payor, the premium or death benefit computed based at least in part on the potential payor's affiliation as a member within a group of individuals having at least one commonality between them and ~~at least in part on a variable that is~~ not directly dependent on at least one of age, health, and gender of the potential payor, the determining based at least in part on a probability associated with an incidence of an event that triggers the waiver of premium feature occurring to an individual of the group of acceptable payors based on at least one eligibility requirement or a subset of the group of acceptable payors; and

offering, to the potential payor, a juvenile insurance policy having the waiver of premium feature and the determined premium or death benefit.

2. - 3. (Cancelled)

4. (Currently Amended) The method of ~~claim 2~~ claim 1, wherein the eligibility requirement comprises at least one of a maximum age and a generational qualification for payors.

5. (Currently Amended) The method of ~~claim 2~~ claim 1, wherein the waiver of premium feature is a standard feature of the juvenile insurance policy.

6. (Currently Amended) The method of ~~claim 2~~ claim 1, wherein the event that triggers the waiver of premium feature comprises death of the payor.

7. (Original) The method of claim 6, wherein the probability associated with an incidence of an event that triggers the waiver of premium feature for an individual of the group of acceptable payors or the subset of the group of acceptable payors is determined based on mortality data for the group of acceptable payors or the subset of the group of acceptable payors, respectively.

8. (Currently Amended) The method of ~~claim 2~~ claim 1, comprising determining one of a premium and a death benefit for the potential payor, the premium and death benefit computed based at least in part on the potential payor's affiliation with a group of individuals having at least one commonality between them , and a probability associated with an incidence of an event that triggers the waiver of premium feature occurring to an individual of the group of individuals having at least one commonality between them or a subset of the group of individuals having at least one commonality between them given at least one of the age and gender of the insured.

9. (Original) The method of claim 8, wherein the premium and death benefit do not vary based on at least one of an age, health, or gender of the potential payor.

10. (Currently Amended) The method of ~~claim 2~~ claim 1, wherein the probability of an incidence of the event that triggers the waiver of premium feature accounts for at least one limitation for exercising the waiver of premium feature selected from a group

consisting of a 2-year waiting period, a generational qualification, and an age limit for the insured.

11. (Currently Amended) The method of ~~claim 2~~ claim 1, wherein the premium and death benefit are determined based at least in part on the probability of an incidence of an event that triggers the waiver of premium feature accounting for the blend of the individuals of the group of acceptable payors with regard to at least one of age, gender, and generational qualification.

12. (Original) The method of claim 1, wherein the premium and death benefit are computed based at least in part on an anti-selection factor.

13. (Currently Amended) A method for providing juvenile insurance having a waiver of premium feature comprising:

obtaining, via a computer, information useful for issuing a juvenile insurance policy for a potential payor and an insured that comprises at least one of an age of the insured and a gender of the insured;

determining whether the potential payor belongs to a group of acceptable payors based on eligibility requirements; ~~and~~

determining, via the computer, one of a premium and a death benefit for the potential payor, the premium and death benefit computed based at least in part on: (1) the potential payor's affiliation as a member with the group of individuals having at least one commonality between them,; (2) at least one of the age and gender of the insured,; and (3) a probability associated with an incidence of an event that triggers the waiver of premium feature occurring to an individual of the group of individuals having at least one commonality between them or a subset of the group of individuals having at least one

commonality between them given at least one of an age and gender of the insured,

wherein the event that triggers the waiver of premium feature comprises death of the

payor; and

offering, to the potential payor, a juvenile insurance policy having the waiver of

premium feature and the determined premium or death benefit.

14. (Currently Amended) A method for providing juvenile insurance having a

waiver of premium feature comprising:

obtaining, via a computer, information useful for issuing a juvenile insurance

policy for a potential payor and an insured;

determining whether the potential payor belongs to a group of acceptable payors

based on eligibility requirements including the potential payor's affiliation as a member

within a group of individuals having at least one commonality between them; and

determining, via the computer, one of a premium and a death benefit for the

potential payor, the premium or death benefit being computed based at least in part on a

probability associated with an incidence of an event that triggers the waiver of premium

feature occurring to an acceptable payor; and

offering, to the potential payor, a juvenile insurance policy having the waiver of

premium feature and the determined premium or death benefit.

15. (Cancelled)

16. (Currently Amended)   The method of ~~claim 15~~ claim 14, wherein the

group of individuals having at least one commonality between them comprises members

of the AARP.

17. (Currently Amended)   The method of ~~claim 15~~ claim 14, the subset of the group of individuals having at least one commonality between them comprises individuals of the group able to purchase juvenile insurance based on limitations for insurability comprising age and generational qualifications.

18. (Currently Amended)   The method of ~~claim 15~~ claim 14, wherein the waiver of premium feature is a standard feature of the juvenile insurance policy.

19. (Currently Amended)   The method of ~~claim 15~~ claim 14, wherein the event that triggers the waiver of premium feature comprises death of the payor.

20. (Currently Amended)   The method of ~~claim 15~~ claim 14, wherein the probability associated with an incidence of an event that triggers the waiver of premium feature for an individual member of one of the group of individuals having at least one commonality between them and a subset of the group of individuals having at least one commonality between them is determined based on mortality data for one of the group of individuals having at least one commonality between them and the subset of the group of individuals having at least one commonality between them , respectively.